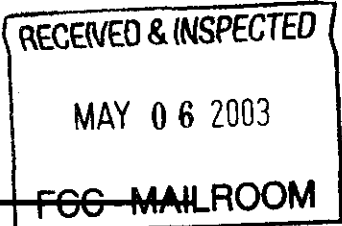


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**Group Benefits Plan, Inc.**

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Office: (954)570-7700 Fax: (954)570-6209

**To: Office of the Secretary, Federal Communications Commission**

**From: William Sadler**

**Date: April 28, 2003**

**Re: Rules and Regulations Implementing the Telephone Consumer Protection  
Act of 1991 – CG Docket No. 02-278**

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The federal government is in the process of imposing some very tough, unfair and unnecessary regulations on our already heavily regulated industry. The Federal Trade Commission (FTC) promised more regulation of our business, including a National Do-Not-Call Registry, and has made good on that promise. Congress subsequently rubber-stamped their rules, despite the fact that no one in government has done an analysis of the potentially drastic economic effects of these new regulations.

The Federal Communications Commission (FCC) is now in the process of making a decision on whether or not to follow the FTC and authorize new, very restrictive, regulations, including a National Do-Not-Call Registry. The FCC has previously examined this issue on several occasions and rejected the idea of a national do-not-call list in favor of the company-specific do-not-call lists currently in use. We believe the FTC has gone way too far in promoting the national list and their other new rules, and now the danger is that the FCC will follow suit. We feel that the FCC should not adopt this overbroad, burdensome and damaging approach, but instead reaffirm their prior analysis and decisions that, among other things, the company-specific do-not-call lists can accomplish the objective of protecting consumers without unduly burdening the teleservices industry and killing the sales and the jobs it creates.

We realize that when people think about telemarketers, they often just think of an annoying call from a voice on the other end of the phone. Before they make their decision, the FCC Commissioners need to know that behind those voices are hard working people trying to support themselves and their families. We would also like the FCC to know that telemarketing companies and their clients provide a legitimate service to customers who like the ease and affordability of buying over the phone. Our industry sells hundreds of thousands of good products and services from good companies to good people.

The FCC is in the process of making a decision regarding telemarketing laws that could have a drastic effect on the telemarketing industry, as well as the national economy as a whole.

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Nationally, the telemarketing industry creates an estimated \$660 billion in sales and 6 million jobs. Working mothers, minorities and people who do not have a lot of other employment opportunities, disproportionately hold many of these 6 million jobs.

We feel that the proposed change would seriously damage our already ailing economy, potentially increase welfare rolls, increase the cost of goods and services to manufacturers, decrease the availability of low cost goods and services and, consequently, cost the federal government billions of dollars in lost tax revenue.

It is our opinion that there are other, less destructive ways to protect consumers, such as company-specific do-not-call lists, telephony devices and services to screen calls, or simply saying no thank you and hanging up the telephone.

Respectfully,

A handwritten signature in cursive script, appearing to read "William Sadler".

William Sadler